## Stern, Lavinthal & Frankenberg, LLC

105 Eisenhower Parkway, Suite 302 Roseland, New Jersey 07068 Telephone Number (973) 797-1100 Telecopier Number (973) 228-2679 Attorneys for Secured Creditor,

Carrington Mortgage Services, LLC as servicing agent for Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2006-1

By: Jeanette F. Frankenberg, Esq.

In Re:	
Yvonne Q Reeves	Debtor(s)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY NEWARK VICINAGE

Chapter 13 Case No. 17-34780-RG Hearing Date: July 18, 2018

## NOTICE OF OBJECTION TO CONFIRMATION OF PLAN

Carrington Mortgage Services, LLC as servicing agent for Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2006-1 ("Secured Creditor"), the holder of a mortgage on the real property of the debtor(s) known as 18 Whitman Avenue, East Orange, NJ 07017, by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan.

- 1. Debtor(s) Chapter 13 Plan proposes to pay Secured Creditor \$82,653.98 in pre-petition arrears. However, Secured Creditor's Proof of Claim, which will be filed prior to the deadline, will contain arrears of approximately \$143,259.91.
- 2. Debtor(s) seeks to modify the rights of Secured Creditor, which is the holder of a claim secured only by a security interest in real property that is the principal residence of the debtor(s).
- 3. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.
- 4. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.

- 5. Debtor(s) proposed plan is not feasible.
- 6. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C. Section 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

Stern Lavinthal & Frankenberg LLC
Attorneys for the Secured Creditor,
Carrington Mortgage Services, LLC as servicing
agent for Deutsche Bank National Trust Company, as
Indenture Trustee, for New Century Home Equity
Loan Trust 2006-1

/s/ Jeanette F. Frankenberg, Esq. Jeanette F. Frankenberg, Esq.

Dated: June 27, 2018

	TED STATES BANKRUPTCY COURT TRICT OF NEW JERSEY	
Capt	ion in Compliance with D.N.J. LBR 9004-1(b)	
		Case No.:
		Chapter:
In R	Re:	Adv. No.:
		Hearing Date:
		Judge:
1. I, <u>-</u>	: represent: am the secretary/paralegal for	
	in	this matter.
	□ am the in	n this case and am representing myself.
2.	On, I sent a copy of the following pleadings and/or document to the parties listed in the chart below.	
3.	I certify under penalty of perjury that the indicated.	above documents were sent using the mode of service
Date:		Signature
		Signature